

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
7/26/18 3:10 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
TAMMY NELSON  
FREDERICK H. NELSON  
Debtor(s)  
Ronda J. Winnecour, Trustee  
Movant  
  
vs.  
TAMMY NELSON  
FREDERICK H. NELSON  
Respondent(s)

Case No. 16-23652JAD  
Chapter 13

Related to Document No. 39

**ORDER**

AND NOW, this 26th day of July, 2018, the Court  
having considered the Chapter 13 Trustee's certification (or request) for dismissal, and any responses  
thereto, the following relief(as reflected by the checked boxes below) is **ORDERED**,  
**ADJUDGED and DECREED:**

- This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for bankruptcy relief  
under any chapter for a period of 180 days from the date of this Order
- This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being dismissed, then it is  
**FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that each employer  
knows to stop the wage attachment, the Debtor(s) shall immediately serve a copy of this  
Order on each employer and file a proof of service within 10 days of the date of this  
Order.
- B. This case is administratively closed. However, Court retains jurisdiction over the  
Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon  
submission of UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and  
Account, the Trustee is discharged from her duties in this case and this case will be  
closed without further Order of Court.

Motion Withdrawn at the 7/26/2018 conciliation.

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Tammy Nelson  
 Frederick H. Nelson  
 Debtors

Case No. 16-23652-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
Form ID: pdf900Page 1 of 3  
Total Noticed: 78

Date Rcvd: Jul 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2018.

db/jdb Tammy Nelson, Frederick H. Nelson, 621 Idlewood Ave, Carnegie, PA 15106-1126  
 cr +Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive, Pittsburgh, PA 15212-5866  
 14354887 +Aarons Inc, PO Box 100039, Kennesaw, GA 30156-9239  
 14297878 Advance America, 1635 Franklin St, Toronto, OH 43964  
 14326590 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14297880 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
 14297883 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 14297889 Cbe Group, Attn: Bankruptcy, PO Box 900, Waterloo, IA 50704-0900  
 14297890 Cenlar, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 14297891 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 14297892 Citizens Bank, PO Box 7000, Providence, RI 02940-7000  
 14297893 Combined Insurance, PO Box 1160, Glenview, IL 60025-8160  
 14297907 Community Credit, 15503 Ventura Blvd Ste 300, Encino, CA 91436-3127  
 14297909 Credit Control, LLC, PO Box 248, Hazelwood, MO 63042-0248  
 14297910 D & A Services, 1400 E Touhy Ave Ste G2, Des Plaines, IL 60018-3338  
 14355489 Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008  
 14354863 +HomeBridge Financial Services, Inc., Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430  
 14297915 KML Law Group, P.C., David Fein, Esq. Mellon Independence Cen, 701 Market St Ste 5000, Philadelphia, PA 19106-1541  
 14297914 Keymed Data Services, PO Box 102607, Atlanta, GA 30368-2607  
 14347752 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828  
 14297919 Preferred Primary Care Physicians Inc., 1910 Cochran Rd, Pittsburgh, PA 15220-1203  
 14297920 Preferred Primary Care Physicians Inc., 1910 Cochran Rd, Pittsburgh, PA 15220-1203  
 14297921 Prime Credit, 6170 W Lake Mead Blvd # 461-2439, Las Vegas, NV 89108-2661  
 14297922 Progressive Debt Relief, 5703 Red Bug Lake Rd Ste 283, Winter Springs, FL 32708-4969  
 14297924 RMS, PO Box 361598, Columbus, OH 43236-1598  
 14297923 Real Payday Loan Help, 13505 S Mur Len Rd Ste 105, Olathe, KS 66062-1600  
 14297925 Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282  
 14297926 ShopNow Pay Plan, PO Box 2852, Monroe, WI 53566-8052  
 14308966 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438  
 14297936 Wfdillards, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscidi@recoverycorp.com Jul 27 2018 01:33:01 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 14297881 E-mail/Text: g20956@att.com Jul 27 2018 01:28:58 AT & T, PO Box 6416, Carol Stream, IL 60197-6416  
 14297882 E-mail/Text: g20956@att.com Jul 27 2018 01:28:58 AT & T Mobility, PO Box 6416, Carol Stream, IL 60197-6416  
 14354586 +E-mail/Text: g20956@att.com Jul 27 2018 01:28:58 AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693  
 14297877 Fax: 864-336-7400 Jul 27 2018 02:19:19 Advance America, 1365 Franklin St, Toronto, OH 43964-1025  
 14297879 E-mail/Text: bankruptcy@acacceptance.com Jul 27 2018 01:28:44 American Credit Accept, 961 E Main St, Spartanburg, SC 29302-2185  
 14297885 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2018 01:33:13 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119  
 14297886 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 27 2018 01:33:26 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119  
 14297884 E-mail/Text: cms-bk@cms-collect.com Jul 27 2018 01:28:29 Capital Management Services, LP, 698 S Ogden St, Buffalo, NY 14206-2317  
 14297887 E-mail/Text: cashamerica@nuvox.net Jul 27 2018 01:28:35 Cashland, 2134 Sunset Blvd, Steubenville, OH 43952-2432  
 14297888 E-mail/Text: bankruptcynotices@cbecompanies.com Jul 27 2018 01:28:54 Cbe Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976  
 14297894 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2018 01:28:30 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125  
 14297895 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2018 01:28:31 Comenity Bank/ Crate and Barrel, PO Box 659705, San Antonio, TX 78265-9705  
 14297896 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2018 01:28:31 Comenity Bank/Avenue, PO Box 659584, San Antonio, TX 78265-9584  
 14297897 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2018 01:28:31 Comenity Bank/Bon Ton, PO Box 182273, Columbus, OH 43218-2273  
 14297898 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2018 01:28:31 Comenity Bank/Brylane Home, PO Box 659728, San Antonio, TX 78265-9728  
 14297899 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2018 01:28:31 Comenity Bank/Brylnhme, PO Box 182789, Columbus, OH 43218-2789

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User: jhel  
Form ID: pdf900

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Total Noticed: 78

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14297900	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2018 01:28:31	Comenity Bank/Cathrins, 4590 E Broad St, Columbus, OH 43213-1301
14297901	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2018 01:28:32	Comenity Bank/Eldrbrmn, PO Box 182789, Columbus, OH 43218-2789
14297902	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2018 01:28:32	Comenity Bank/Lane Bryant, PO Box 659728, San Antonio, TX 78265-9728
14297903	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2018 01:28:32	Comenity Bank/Roamans, PO Box 182125, Columbus, OH 43218-2125
14297904	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2018 01:28:32	Comenity Bank/Vctrsssec, PO Box 182789, Columbus, OH 43218-2789
14297905	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2018 01:28:32	Comenity Bank/Womnwthn, 4590 E Broad St, Columbus, OH 43213-1301
14297906	E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 27 2018 01:28:32	Comenitybank/fllbeauty, 4590 E Broad St, Columbus, OH 43213-1301
14297908	E-mail/Text: bankruptcy@credencerm.com Jul 27 2018 01:29:00	Credence, 17000 Dallas Pkwy Ste 204, Dallas, TX 75248-1940
14297911	E-mail/Text: collections@greentrustcash.com Jul 27 2018 01:29:00	Green Trust Cash, PO Box 340, Hays, MT 59527-0340
14297912	E-mail/Text: Bankruptcy@homebridge.com Jul 27 2018 01:29:06	Homebridge Financial Services Inc., 194 Wood Ave S Fl 9, Iselin, NJ 08830-2761
14810971	E-mail/Text: JCAP_BNC_Notices@jcap.com Jul 27 2018 01:28:51	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14297913	+E-mail/Text: BKRMailOPS@weltman.com Jul 27 2018 01:28:30	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
14348771	+E-mail/Text: bankruptcydpt@mcmcg.com Jul 27 2018 01:28:44	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14297916	Fax: 864-336-7400 Jul 27 2018 02:19:19	National Cash Advance, 4213 Mall Dr, Steubenville, OH 43952-3011
14357397	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 27 2018 01:33:27	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14297917	E-mail/Text: bankruptcypgl@plaingreenloans.com Jul 27 2018 01:28:57	Plain Green Loans, PO Box 270, Box Elder, MT 59521-0270
14297918	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 27 2018 01:33:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14317967	E-mail/Text: bnc-quantum@quantum3group.com Jul 27 2018 01:28:35	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
14308027	E-mail/Text: bnc-quantum@quantum3group.com Jul 27 2018 01:28:34	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14318836	E-mail/Text: bnc-quantum@quantum3group.com Jul 27 2018 01:28:35	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14298395	E-mail/PDF: rmscidi@recoverycorp.com Jul 27 2018 01:33:28	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14302467	+E-mail/Text: ecf@buckleyking.com Jul 27 2018 01:28:24	Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
14297927	E-mail/PDF: gecscedi@recoverycorp.com Jul 27 2018 01:32:58	Syncb/gap, PO Box 965005, Orlando, FL 32896-5005
14297928	E-mail/PDF: gecscedi@recoverycorp.com Jul 27 2018 01:33:12	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
14297929	+E-mail/PDF: gecscedi@recoverycorp.com Jul 27 2018 01:33:26	Syncb/lowes, PO Box 956005, Orlando, FL 32896-0001
14297930	E-mail/PDF: gecscedi@recoverycorp.com Jul 27 2018 01:33:12	Syncb/oldnavydc, PO Box 965005, Orlando, FL 32896-5005
14297931	E-mail/PDF: gecscedi@recoverycorp.com Jul 27 2018 01:33:12	Syncb/qvc, PO Box 965018, Orlando, FL 32896-5018
14297932	E-mail/PDF: gecscedi@recoverycorp.com Jul 27 2018 01:32:59	Syncb/steinmart Pllc, PO Box 965005, Orlando, FL 32896-5005
14297933	E-mail/PDF: gecscedi@recoverycorp.com Jul 27 2018 01:32:59	Syncb/tjx Cos, PO Box 965015, Orlando, FL 32896-5015
14297934	E-mail/PDF: gecscedi@recoverycorp.com Jul 27 2018 01:32:59	Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
14297935	E-mail/Text: bnc-bluestem@quantum3group.com Jul 27 2018 01:28:59	Webbank/gettington, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 48

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr HomeBridge Financial Services, Inc.  
cr Sterling Jewelers, Inc. dba Kay Jewelers  
cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems, PO Box 7999,  
St Cloud, MN 56302-9617)

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: jhel  
Form ID: pdf900

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 28, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2018 at the address(es) listed below:

Alan C. Hochheiser on behalf of Creditor Sterling Jewelers, Inc. dba Kay Jewelers  
ahochheiser@mauricewutscher.com  
Aurelius P. Robleto on behalf of Plaintiff Frederick H. Nelson apr@robletolaw.com,  
rmk@robletolaw.com,ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com  
Aurelius P. Robleto on behalf of Plaintiff Tammy Nelson apr@robletolaw.com,  
rmk@robletolaw.com,ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com  
Aurelius P. Robleto on behalf of Debtor Tammy Nelson apr@robletolaw.com, rmk@robletolaw.com,  
ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com  
Aurelius P. Robleto on behalf of Joint Debtor Frederick H. Nelson apr@robletolaw.com,  
rmk@robletolaw.com,ecf\_admin@robletolaw.com,apr@ecf.courtdrive.com  
James Warmbrodt on behalf of Creditor HomeBridge Financial Services, Inc.  
bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor HomeBridge Financial Services, Inc.  
bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winneccour cmeccf@chapter13trustee.wdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10